



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [UNITED COMMUNITY BANKS, INC.](#)

**City/State** [BLAIRSVILLE, GA](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [18,898,880](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23



## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	250,664	223,865	489,176	468,965	414,634	11.97	95.86
Income from lease financing receivables.....	1,756	1,762	3,620	3,361	2,051	-0.34	
Fully taxable income on loans and leases.....	250,973	224,051	489,725	469,176	415,022	12.02	96.86
Tax-exempt income on loans and leases.....	1,447	1,576	3,071	3,150	1,663	-8.19	195.31
Estimated tax benefit on income on loans and leases.....	497	541	1,053	1,080	576	-8.12	44.48
Income on loans and leases (tax equivalent).....	252,917	226,168	493,849	473,406	417,261	11.83	97.09
Investment interest income (tax equivalent).....	34,261	33,737	63,874	74,994	77,918	1.55	1.13
Interest on balances due from depository institutions.....	570	1,219	1,711	2,148	1,594	-53.24	208.11
Interest income on other earning assets.....	247	331	614	1,094	1,635	-25.38	-46.42
Total interest income (tax equivalent).....	287,995	261,455	560,048	551,642	498,408	10.15	76.85
Interest on time deposits of \$250K or more .....	999	2,969	5,078	6,338	2,540	-66.35	
Interest on time deposits < \$250K.....	1,711	10,745	15,624	27,721	17,366	-84.08	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	6,130	12,632	21,069	32,799	19,636	-51.47	85.65
Interest on other borrowings and trading liabilities.....	4,878	3,083	8,261	10,905	16,476	58.22	-32.66
Interest on subordinated debt and mandatory convertible securities .....	3,194	2,815	6,204	5,553	5,311	13.46	
Total interest expense.....	16,912	32,244	56,236	83,316	61,329	-47.55	41.74
Net interest income (tax equivalent).....	271,083	229,211	503,812	468,326	437,079	18.27	79.63
Non-interest income.....	79,565	66,711	155,337	108,788	96,656	19.27	92.65
Adjusted operating income (tax equivalent) .....	350,648	295,922	659,149	577,114	533,735	18.49	82.42
Overhead expense.....	189,298	172,030	371,492	321,613	306,756	10.04	62.96
Provision for credit losses.....	-25,870	48,963	75,204	13,102	8,402		
Securities gains (losses) .....	41	0	748	-1,021	-1,914		-93.80
Other tax equivalent adjustments .....	-1	0	-1	0	1		
Pretax net operating income (tax equivalent).....	188,131	74,312	212,914	241,358	217,952	153.16	144.20
Applicable income taxes .....	42,155	15,730	45,355	52,992	49,814	167.99	45.53
Tax equivalent adjustments .....	2,008	1,602	3,468	2,646	2,027	25.34	291.42
Applicable income taxes (tax equivalent).....	44,163	17,332	48,823	55,638	51,841	154.81	49.81
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	143,968	56,980	164,091	185,720	166,111	152.66	202.70
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	143,968	56,980	164,091	185,720	166,111	152.66	202.70
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	143,968	56,980	164,091	185,720	166,111	152.66	202.70
Investment securities income (tax equivalent).....	34,261	33,737	63,874	74,994	77,918	1.55	1.13
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,348	1,575	3,387	3,539	3,260	49.08	-33.11
Mortgage-backed securities .....	21,673	23,106	42,295	50,771	50,677	-6.20	31.11
All other securities .....	10,240	9,056	18,192	20,684	23,981	13.07	-26.00
Cash dividends declared.....	36,829	28,613	63,843	54,601	46,628	28.71	264.43
Common .....	33,391	28,613	60,310	54,601	46,628	16.70	231.10
Preferred.....	3,438	0	3,533	0	0		16271.43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.14	2.92	64	3.87	3.46	77	3.64	3.27	72	4.35	4	74	4.05	3.87	65
Less: Interest expense .....	0.18	0.25	40	0.48	0.61	37	0.37	0.48	37	0.66	0.98	26	0.50	0.79	26
Equals: Net interest income (tax equivalent) .....	2.95	2.65	72	3.39	2.84	83	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77
Plus: Non-interest income .....	0.87	1.11	46	0.99	1.14	46	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26
Equals: adjusted operating income (tax equivalent) .....	3.82	3.82	58	4.38	4.05	70	4.28	4.04	67	4.55	4.41	60	4.33	4.46	44
Less: Overhead expense .....	2.06	2.24	41	2.55	2.63	56	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38
Less: Provision for credit losses .....	-0.28	-0.15	28	0.72	0.85	45	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	51	0	0.03	22	0	0.02	50	-0.01	0.01	13	-0.02	0	11
Plus: other tax equivalent adjustments .....	0	0	9	0	0	49	0	0	10	0	0	42	0	0	81
Equals: Pretax net operating income (tax equivalent) .....	2.05	1.79	69	1.10	0.64	71	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69
Less: Applicable income taxes (tax equivalent) .....	0.48	0.41	72	0.26	0.16	75	0.32	0.23	75	0.44	0.36	76	0.42	0.33	77
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.57	1.36	72	0.84	0.48	72	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.57	1.35	72	0.84	0.50	71	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62
Memo: Net income (last four quarters) .....	1.41	1.25	69	1.17	0.81	76	1.07	0.82	72	1.46	1.19	79	1.35	1.24	62
Net income—BHC and noncontrolling (minority) interest .....	1.57	1.37	71	0.84	0.50	71	1.07	0.83	72	1.46	1.20	80	1.35	1.25	61
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.33	93.15	51	91.81	91.74	51	92.40	92.32	52	91.43	91.05	55	90.91	91.48	43
Average interest-bearing funds / Average assets .....	55.81	62.32	22	58.22	65.48	24	56.44	64.06	19	60.08	65.57	26	61.35	65.56	31
Interest income (tax equivalent) / Average earning assets .....	3.36	3.14	59	4.21	3.78	75	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63
Interest expense / Average earning assets .....	0.20	0.27	38	0.52	0.66	34	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23
Net interest income (tax equivalent) / Average earning assets .....	3.16	2.85	68	3.69	3.10	78	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.34	4.05	72	4.83	4.44	75	4.68	4.27	74	5.42	5.09	75	5.09	4.95	71
Interest-bearing bank balances .....	0.09	0.11	26	0.43	0.50	44	0.22	0.27	40	1.66	2.04	28	1.53	1.64	35
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			2.17	
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23		0.99			1.11	
Total earning assets .....	3.34	3.11	60	4.19	3.74	78	3.91	3.51	74	4.74	4.36	75	4.43	4.20	66
Investment securities (tax equivalent) .....	1.59	1.80	38	2.71	2.51	70	2.32	2.25	57	2.79	2.76	54	2.73	2.68	56
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.37	1.28	58	2.20	2.01	61	1.65	1.75	52	2.26	2.32	54	1.96	2.05	47
Mortgage-backed securities .....	1.47	1.56	44	2.71	2.33	87	2.27	2.05	68	2.75	2.61	68	2.48	2.50	50
All other securities .....	1.56	2.91	10	3.15	3.48	44	2.31	3.24	15	3.60	4.06	43	3.60	4.20	45
Interest-bearing deposits .....	0.18	0.24	37	0.70	0.70	57	0.49	0.53	50	0.93	1.10	37	0.58	0.81	30
Time deposits of \$250K or more .....	0.71	0.76	50	1.72	1.67	52	1.52	1.42	58	2.03	1.96	53	1.15	1.44	25
Time deposits < \$250K .....	0.25	0.72	4	1.37	1.58	29	1.01	1.36	20	1.60	1.82	33	1.05	1.29	33
Other domestic deposits .....	0.15	0.17	54	0.44	0.50	48	0.32	0.36	48	0.63	0.93	27	0.39	0.67	24
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0	0.19	6	1.04	0.85	73	0.25	0.62	16	2.50	1.86	79	1.94	1.51	67
Other borrowed funds and trading liabilities .....	4.47	1.31	96	2.15	1.62	80	3.27	1.50	93	2.31	2.38	46	2.25	2.28	50
All interest-bearing funds .....	0.33	0.40	43	0.82	0.92	46	0.65	0.74	46	1.09	1.49	27	0.81	1.19	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	79,565	66,711	155,337	108,788	96,656
Fiduciary activities income .....	2,109	0	1,957	0	0
Service charges on deposit accounts - domestic .....	9,370	9,641	19,489	22,971	23,211
Trading revenue.....	2,059	2,613	6,725	0	0
Investment banking fees and commissions.....	4,089	2,961	6,204	6,143	5,182
Insurance activities revenue.....	2,302	799	2,776	1,592	1,334
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	2,317	-3,522	-1,804	2,318	3,361
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	40,507	26,599	72,120	31,387	24,847
Other non-interest income.....	16,812	27,620	47,870	44,377	38,721
Total overhead expenses .....	189,298	172,030	371,492	321,613	306,756
Personnel expense.....	118,842	103,312	223,772	201,111	180,747
Net occupancy expense.....	18,125	15,340	34,109	32,518	33,146
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,913	2,027	4,168	4,939	6,846
Other operating expenses.....	50,418	51,351	109,443	83,045	86,017
Fee income on mutual funds and annuities.....	4,092	2,964	6,220	6,150	5,191
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,440	2,297	2,399	2,308	2,312
Average personnel expense per employee.....	48.71	44.98	93.28	87.14	78.18
Average assets per employee.....	7,525.17	5,883.31	6,421.96	5,493.22	5,328.49

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	5.14	2.15	81	4.44	2.20	78	4	2.02	78	5.65	2.72	79	5.37	3.08
Overhead expenses / Net Interest Income + non-interest income .....	54.30	59.03	28	58.45	63.28	36	56.66	62.28	31	55.98	61.29	30	57.69	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.06	2.24	41	2.55	2.63	56	2.41	2.57	50	2.54	2.69	45	2.49	2.71
Personnel expense.....	1.29	1.25	61	1.53	1.31	72	1.45	1.30	66	1.59	1.41	68	1.47	1.44
Net occupancy expense.....	0.20	0.24	27	0.23	0.26	28	0.22	0.26	27	0.26	0.28	37	0.27	0.28
Other operating expenses.....	0.57	0.73	34	0.79	0.99	42	0.74	0.94	41	0.69	0.97	28	0.75	0.97
Overhead less non-interest income .....	1.20	1.10	50	1.56	1.36	71	1.40	1.25	65	1.68	1.32	73	1.71	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	53.99	58.45	29	58.13	62.83	38	56.36	61.82	31	55.73	60.64	30	57.47	60.37
Personnel expense.....	33.89	33.10	49	34.91	32.43	64	33.95	32.36	56	34.85	32.39	61	33.86	32.51
Net occupancy expense.....	5.17	6.33	32	5.18	6.65	24	5.17	6.58	27	5.63	6.52	32	6.21	6.48
Other operating expenses.....	14.92	18.60	24	18.04	23.06	34	17.24	22.28	31	15.25	21.20	13	17.40	20.90
Total non-interest income .....	22.69	28.18	38	22.54	27.40	40	23.57	28.83	41	18.85	29.23	28	18.11	28.50
Fiduciary activities income .....	0.60	2.24	34	0	2.10	12	0.30	2.09	33	0	1.97	14	0	2.14
Service charges on domestic deposit accounts .....	2.67	3.19	39	3.26	3.35	48	2.96	3.27	42	3.98	3.88	49	4.35	4.15
Trading revenue.....	0.59	0.72	67	0.88	1.60	64	1.02	1.28	66	0	1.18	22	0	0.85
Investment banking fees and commissions.....	1.17	2.52	45	1	2.64	41	0.94	2.46	39	1.06	3.54	37	0.97	3.42
Insurance activities revenue.....	0.66	0.37	77	0.27	0.39	69	0.42	0.41	72	0.28	0.47	68	0.25	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0.66	0.55	68	-1.19	-0.20	15	-0.27	0.01	17	0.40	0.28	73	0.63	0.65
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	11.55	3.83	88	8.99	2.89	88	10.94	3.92	86	5.44	1.86	90	4.66	1.61
Other non-interest income.....	4.79	9.26	22	9.33	9.31	59	7.26	9.65	42	7.69	10.04	44	7.25	9.86
Overhead less non-interest income .....	31.29	29.94	46	35.59	34.19	54	32.79	31.93	48	36.88	31.06	61	39.36	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.41	21.54	59	21.17	18.39	67	21.30	18.63	63	21.96	20.56	62	22.86	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	23.47	23.10	57	23.32	22.75	55	22.93	21.18	59	23.05	23.23	49	23.79	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	8,146,720	7,018,403	7,967,464	6,777,509	6,229,308	16.08	70.01	
Commercial and industrial loans .....	3,137,195	3,023,502	3,302,874	1,904,224	1,781,874	3.76	260.40	
Loans to individuals .....	137,784	119,991	144,282	126,828	328,440	14.83	-77.01	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	-100.00	
Agricultural loans .....	5,772	8,949	6,418	7,196	4,343	-35.50	460.39	
Other loans and leases .....	61,469	61,142	55,210	55,280	58,371	0.53	31.98	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	11,488,940	10,231,987	11,476,248	8,871,037	8,402,336	12.28	81.88	
Less: Allowance for loan and lease losses .....	111,616	103,669	137,010	62,089	61,203	7.67	73.71	
Net loans and leases .....	11,377,324	10,128,318	11,339,238	8,808,948	8,341,133	12.33	81.97	
Debt securities that reprice or mature in over 1 year .....	3,694,102	1,786,606	2,706,142	1,955,873	2,581,517	106.77	75.57	
Mutual funds and equity securities .....	2,557	1,356	1,687	1,973	1,076	88.57	127.29	
Subtotal .....	15,073,983	11,916,280	14,047,067	10,766,794	10,923,726	26.50	80.36	
Interest-bearing bank balances .....	1,207,519	1,112,056	1,370,911	286,282	91,883	8.58	3077.10	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	1,234,083	645,241	938,941	602,242	321,359	91.26	115.66	
Trading assets .....	45,809	79,903	72,509	0	0	-42.67		
Total earning assets .....	17,561,394	13,753,480	16,429,428	11,655,318	11,336,968	27.69	95.83	
Non-interest-bearing cash and due from depository institutions .....	214,177	218,127	238,922	231,095	235,554	-1.81	25.23	
Premises, fixed assets, and leases .....	250,602	226,876	246,561	232,326	203,602	10.46	40.31	
Other real estate owned .....	224	477	647	475	1,305	-53.04	-96.37	
Investment in unconsolidated subsidiaries .....	5,403	4,924	5,097	4,679	3,652	9.73	401.67	
Intangible and other assets .....	867,080	802,799	875,500	794,774	795,219	8.01	43.07	
Total assets .....	18,898,880	15,006,683	17,796,155	12,918,667	12,576,300	25.94	90.31	
Quarterly average assets .....	18,743,349	14,118,724	17,643,500	12,920,713	12,558,773	32.76	91.09	
Average loans and leases (YTD) .....	11,653,482	9,373,831	10,558,427	8,740,533	8,203,584	24.32	91.10	
<b>Memoranda</b>								
Loans held-for-sale .....	98,194	99,477	105,433	58,484	18,935	-1.29	225.66	
Loans not held-for-sale .....	11,390,746	10,132,510	11,370,815	8,812,553	8,383,401	12.42	81.19	
Real estate loans secured by 1–4 family .....	2,465,556	2,139,220	2,349,445	2,095,627	2,025,462	15.25	46.03	
Commercial real estate loans .....	5,640,454	4,830,618	5,574,583	4,622,142	4,141,036	16.76	84.59	
Construction and land development .....	1,215,502	1,175,974	1,248,747	1,212,662	1,007,118	3.36	65.50	
Multifamily .....	207,706	156,924	168,713	146,257	109,383	32.36	218.67	
Nonfarm nonresidential .....	4,217,246	3,497,720	4,157,123	3,263,223	3,024,535	20.57	86.93	
Real estate loans secured by farmland .....	40,710	48,565	43,436	59,740	62,810	-16.17	-14.81	
Total investment securities .....	4,930,742	2,433,203	3,646,770	2,560,088	2,903,952	102.64	84.16	
U.S. Treasury securities .....	161,868	128,866	128,072	154,618	149,307	25.61	11.21	
US agency securities (excluding mortgage-backed securities) .....	212,333	4,775	163,547	5,420	29,095	4346.76	367.47	
Municipal securities .....	538,114	318,550	473,997	271,970	302,492	68.93	308.61	
Mortgage-backed securities .....	3,194,391	1,698,862	2,244,979	1,830,591	2,057,504	88.03	101.40	
Asset-backed securities .....	654,667	107,318	562,721	92,425	165,314	510.03	43.74	
Other debt securities .....	166,812	173,476	71,767	203,091	199,164	-3.84	-46.55	
Mutual funds and equity securities .....	2,557	1,356	1,687	1,973	1,076	88.57	127.29	
Available-for-sale securities .....	4,075,781	2,125,209	3,224,722	2,274,581	2,628,469	91.78	74.51	
U.S. Treasury securities .....	142,080	128,866	128,072	154,618	149,307	10.25	-2.39	
US agency securities (excluding mortgage-backed securities) .....	152,624	4,775	152,972	5,420	29,095	3096.31	236.01	
Municipal securities .....	289,346	230,709	276,274	226,490	233,941	25.42	306.92	
Mortgage-backed securities .....	2,685,252	1,480,065	2,032,916	1,592,537	1,851,648	81.43	105.65	
Asset-backed securities .....	654,667	107,318	562,721	92,425	165,314	510.03	43.74	
Other debt securities .....	151,812	173,476	71,767	203,091	199,164	-12.49	-51.21	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	9,084	13,615	16,831	4,369	-5,603	-33.28	-38.58	
Available-for-sale securities appreciation (depreciation) .....	32,601	76,644	72,611	33,974	-31,795	-57.46	2.53	
Structured notes, fair value .....	8,948	11,941	10,545	12,623	14,430	-25.06		
Pledged securities .....	1,145,508	618,075	1,113,756	917,849	925,232	85.33	-12.49	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,554,011	998,395	1,569,555	645,082	337,655	55.65	399.23
NOW, ATS and transaction accounts .....	604,882	515,089	846,130	416,631	250,382	17.43	140.39
Time deposits less brokered deposits < \$250K .....	1,114,009	1,327,659	1,189,067	1,435,077	1,212,525	-16.09	
MMDA and other savings accounts .....	12,606,396	9,303,455	11,033,721	7,893,647	7,806,948	35.50	112.29
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	15,879,298	12,144,598	14,638,473	10,390,437	9,607,510	30.75	121.38
Time deposits of \$250K or more .....	262,413	334,335	305,384	349,478	246,391	-21.51	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	479	160,000	-100.00	
Other borrowings w/remaining maturity over 1 year .....	133,648	183,235	183,441	106,078	139,368	-27.06	-15.65
Brokered deposits < \$250K .....	187,772	224,931	290,098	160,701	683,715	-16.52	
Noncore funding .....	583,833	742,501	778,923	616,736	1,229,474	-21.37	-63.04
Trading liabilities .....	22,852	20,269	24,631	0	0	12.74	
Subordinated notes and debentures + trust preferred securities .....	128,271	128,396	143,515	128,147	127,821	-0.10	2182.40
Other liabilities .....	198,340	199,274	203,084	147,655	153,942	-0.47	75.96
Total liabilities .....	16,812,594	13,235,038	15,788,626	11,282,975	11,118,747	27.03	89.52
 <b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	96,422	96,660	96,422	0	0	-0.25	
Common stock .....	86,665	78,335	86,675	79,014	89,978	10.63	11.43
Common surplus .....	1,647,525	1,491,110	1,649,853	1,508,132	1,499,583	10.49	28.77
Retained earnings .....	244,006	64,990	136,869	40,152	-90,419	275.45	
Accumulated other comprehensive income .....	11,668	40,550	37,710	8,394	-41,589	-71.23	
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,086,286	1,771,645	2,007,529	1,635,692	1,457,553	17.76	96.87
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,086,286	1,771,645	2,007,529	1,635,692	1,457,553	17.76	96.87
 Total liabilities and capital .....	18,898,880	15,006,683	17,796,155	12,918,667	12,576,300	25.94	90.31
 <b>Memoranda</b>							
Non-interest-bearing deposits .....	6,262,432	4,690,846	5,391,722	3,481,151	3,212,977	33.50	162.21
Interest-bearing deposits .....	10,067,051	8,013,018	9,842,233	7,419,465	7,324,639	25.63	84.01
Total deposits .....	16,329,483	12,703,864	15,233,955	10,900,616	10,537,616	28.54	107.78
Long-term debt that reprices within 1 year .....	15,000	49,795	64,857	49,736	0	-69.88	
 <b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,007,529	1,635,692	1,635,692	1,457,553	1,303,334		
Accounting restatements .....	0	-3,529	-3,529	-549	0		
Net income .....	143,968	56,980	164,091	185,720	166,111		
Net sale of new perpetual preferred stock .....	0	96,660	96,422	0	0		
Net sale of new common stock .....	2,762	-17,701	-14,209	-2,416	821		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	5,101	0	0	0	0		
Changes incident to business combinations .....	0	0	163,589	0	45,746		
Less: Dividends declared .....	36,829	28,613	63,843	54,601	46,628		
Change in other comprehensive income .....	-26,043	32,156	29,316	49,985	-16,348		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	4,517		
Holding company equity capital, ending balance .....	2,086,286	1,771,645	2,007,529	1,635,692	1,457,553		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	43.11	36.32	65	46.77	36.22	68	44.77	36.22	68	52.46	37.78	71	49.53	37.19	68
Commercial and industrial loans .....	16.60	12.25	74	20.15	14.99	73	18.56	13.52	75	14.74	12.02	65	14.17	12.85	58
Loans to individuals .....	0.73	3.48	33	0.80	3.53	35	0.81	3.40	36	0.98	4.20	33	2.61	4.31	54
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.03	0.21	46	0.06	0.20	55	0.04	0.19	50	0.06	0.24	52	0.03	0.30	47
Other loans and leases.....	0.33	4.22	8	0.41	4.66	7	0.31	4.63	6	0.43	5.01	6	0.46	5	5
Net loans and leases.....	60.20	59.81	50	67.49	63.21	53	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44
Debt securities over 1 year.....	19.55	17.61	60	11.91	14.01	36	15.21	15.55	51	15.14	14.60	55	20.53	14.63	78
Mutual funds and equity securities .....	0.01	0.06	44	0.01	0.05	42	0.01	0.05	41	0.02	0.06	46	0.01	0.06	41
Subtotal .....	79.76	78.32	46	79.41	78.43	38	78.93	78.16	38	83.34	79.65	45	86.86	79.97	73
Interest-bearing bank balances .....	6.39	9.11	34	7.41	6.78	57	7.70	7.51	54	2.22	3.06	53	0.73	3.04	22
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	6.53	1.53	93	4.30	1.83	84	5.28	1.68	91	4.66	1.91	85	2.56	1.96	73
Trading assets .....	0.24	0.60	57	0.53	1.09	54	0.41	1.01	52	0	1.19	15	0	1.33	15
Total earning assets.....	92.92	91.43	68	91.65	90.72	62	92.32	91.05	63	90.22	89.53	57	90.15	89.74	55
Non-interest cash and due from depository institutions.....	1.13	1.01	56	1.45	1.08	78	1.34	1.07	74	1.79	1.14	90	1.87	1.21	86
Other real estate owned.....	0	0.02	24	0	0.03	23	0	0.02	27	0	0.03	23	0.01	0.04	28
All other assets.....	5.94	7.50	31	6.90	8.16	33	6.34	7.82	33	7.99	9.27	34	7.98	8.98	37
<b>Memoranda</b>															
Short-term investments .....	12.92	12.01	58	11.71	10.58	65	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42
U.S. Treasury securities.....	0.86	1.08	67	0.86	0.92	69	0.72	0.84	71	1.20	1.03	69	1.19	1.04	63
US agency securities (excluding mortgage-backed securities) .....	1.12	0.77	71	0.03	0.48	30	0.92	0.63	72	0.04	0.54	32	0.23	0.69	52
Municipal securities .....	2.85	1.72	72	2.12	1.45	69	2.66	1.69	69	2.11	1.34	71	2.41	1.62	67
Mortgage-backed securities .....	16.90	12.97	69	11.32	11.11	53	12.61	11.75	53	14.17	11.44	68	16.36	11.13	79
Asset-backed securities .....	3.46	0.38	93	0.72	0.27	79	3.16	0.32	94	0.72	0.28	80	1.31	0.33	84
Other debt securities .....	0.88	0.52	74	1.16	0.39	82	0.40	0.42	62	1.57	0.39	88	1.58	0.41	88
Loans held-for-sale.....	0.52	0.42	74	0.66	0.48	71	0.59	0.52	65	0.45	0.39	67	0.15	0.30	48
Loans held for investment .....	60.27	59.85	48	67.52	63.46	51	63.89	61.72	47	68.22	63.50	51	66.66	63.93	43
Real estate loans secured by 1–4 family .....	13.05	11.69	59	14.26	12.29	60	13.20	11.91	55	16.22	13.29	63	16.11	13.46	63
Revolving .....	3.54	1.45	92	4.42	1.80	92	3.99	1.66	92	5.20	2.07	92	5.60	2.27	91
Closed-end, secured by first liens .....	9.41	9.84	52	9.68	9.99	49	9.09	9.81	48	10.84	10.69	51	10.33	10.57	49
Closed-end, secured by junior liens .....	0.09	0.20	38	0.15	0.26	44	0.12	0.22	41	0.19	0.28	48	0.18	0.31	43
Commercial real estate loans .....	29.85	22.48	67	32.19	21.90	76	31.32	22.22	69	35.78	22.23	80	32.93	21.58	73
Construction and land development .....	6.43	3.35	84	7.84	3.32	91	7.02	3.40	85	9.39	3.44	93	8.01	3.51	89
Multifamily.....	1.10	3.31	26	1.05	3.07	24	0.95	3.12	23	1.13	3.01	28	0.87	2.72	29
Nonfarm nonresidential .....	22.31	14.81	78	23.31	14.50	79	23.36	14.72	79	25.26	14.69	80	24.05	14.44	78
Real estate loans secured by farmland.....	0.22	0.34	63	0.32	0.33	67	0.24	0.33	65	0.46	0.36	71	0.50	0.41	69





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	3,267,896	2,301,199	3,062,465	2,131,997	2,137,851
Commit: Secured commercial real estate loans .....	1,432,986	967,833	1,229,147	920,854	965,946
Commit: Unsecured real estate loans .....	23,166	5,494	26,587	10,929	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	27,673	26,555	31,748	22,533	25,447
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	21,708	20,036	18,845	16,423	17,366
Credit derivatives - notional amount (holding company as beneficiary) .....	39,964	10,000	29,998	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	61,672	30,036	48,843	16,423	17,366
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	324,474	288,294	320,997	110,585	45,162
Written options contracts (interest rate) .....	180,757	378,249	323,060	185,862	128,867
Purchased options contracts (interest rate) .....	133,380	205,843	173,965	112,424	91,051
Interest rate swaps .....	2,953,883	2,458,797	3,018,379	2,043,979	1,955,936
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....	17.29	22.45	37	15.33	21.74	25	17.21	22.01	40	16.50	23.52	28	17	24.05	31
Standby letters of credit .....	0.15	0.67	12	0.18	0.72	17	0.18	0.71	15	0.17	0.84	18	0.20	0.92	14
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.11	0.25	61	0.13	0.39	62	0.11	0.35	59	0.13	0.42	63	0.14	0.52	65
Credit derivatives - notional amount (holding company as beneficiary) .....	0.21	0.19	71	0.07	0.33	66	0.17	0.30	68	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.33	0.14	83	0.20	0.36	78	0.27	0.30	79	0.13	0.45	76	0.14	0.69	78
Derivative contracts .....	19.01	49.75	53	22.20	51.68	52	21.56	48.62	51	18.99	68.47	46	17.66	65.81	51
Interest rate contracts .....	19.01	35.96	56	22.20	36.85	54	21.56	34.36	53	18.99	47.31	48	17.66	43.84	52
Interest rate futures and forward contracts .....	1.72	5.17	73	1.92	9.28	63	1.80	6.21	65	0.86	10.67	60	0.36	11.40	52
Written options contracts (interest rate) .....	0.96	1.82	59	2.52	2.30	76	1.82	2.18	65	1.44	2.47	69	1.02	2.16	65
Purchased options contracts (interest rate) .....	0.71	1.33	69	1.37	1.51	73	0.98	1.46	72	0.87	2.65	65	0.72	2.32	64
Interest rate swaps .....	15.63	20.67	57	16.38	22.27	51	16.96	20.83	55	15.82	28.86	53	15.55	26.74	57
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	28.04	42.93	36	24.55	41.55	32	29	42.82	39	24.39	45.53	26	26.06	44.93	30

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,592,494	3,331,183	3,836,401	2,452,850	2,221,016
Interest rate contracts .....	3,592,494	3,331,183	3,836,401	2,452,850	2,221,016
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	324,474	288,294	320,997	110,585	45,162
Written options .....	180,757	378,249	323,060	185,862	128,867
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	180,757	378,249	323,060	185,862	128,867
Purchased options .....	133,380	205,843	173,965	112,424	91,051
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	133,380	205,843	173,965	112,424	91,051
Swaps .....	2,953,883	2,458,797	3,018,379	2,043,979	1,955,936
Held for trading .....	2,562,004	2,178,339	2,692,810	0	0
Interest rate contracts .....	2,562,004	2,178,339	2,692,810	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	1,030,490	1,152,844	1,143,591	2,452,850	2,221,016
Interest rate contracts .....	1,030,490	1,152,844	1,143,591	2,452,850	2,221,016
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,499,116	3,003,006	3,589,028	2,299,689	2,115,720
One year or less .....	407,404	409,288	444,319	200,557	127,672
Over 1 year to 5 years .....	991,593	799,331	994,141	735,907	585,027
Over 5 years .....	2,100,119	1,794,387	2,150,568	1,363,225	1,403,021
Gross negative fair value (absolute value) .....	27,067	24,664	28,990	15,504	26,425
Gross positive fair value .....	58,486	94,427	86,638	35,008	24,705
Held for trading .....	45,809	79,903	72,509	0	0
Non-traded .....	12,677	14,524	14,129	35,008	24,705
Current credit exposure on risk-based capital derivative contracts .....	52,856	82,526	75,800	32,372	22,514
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	9.03	12.57	59	8.65	12.99	54	8.37	14.05	53	4.51	13.49	41	2.03	12.78	32
Written options .....	5.03	7.49	53	11.35	8.37	71	8.42	8.18	61	7.58	5.91	69	5.80	6.60	61
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	5.03	7.20	53	11.35	7.94	72	8.42	7.73	64	7.58	5.10	73	5.80	5.49	64
Purchased options .....	3.71	3.44	63	6.18	3.38	72	4.53	3.42	71	4.58	4.42	66	4.10	4.19	61
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	3.71	3.04	66	6.18	2.87	77	4.53	2.86	74	4.58	3.35	70	4.10	3.20	66
Swaps .....	82.22	71.23	50	73.81	69.92	45	78.68	68.76	53	83.33	69.75	51	88.06	70.34	59
Held for trading .....	71.32	40.60	59	65.39	43.50	54	70.19	43.53	56	0	44.16	18	0	46.31	18
Interest rate contracts .....	71.32	34.42	71	65.39	37.56	63	70.19	36.62	71	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	28.68	59.40	40	34.61	56.50	45	29.81	56.47	43	100	55.84	81	100	53.69	81
Interest rate contracts .....	28.68	56.19	41	34.61	54.31	46	29.81	53.82	43	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	97.40	91.87	51	90.15	89.91	30	93.55	91.48	39	93.76	93.86	35	95.26	94.47	41
One year or less .....	11.34	28.05	40	12.29	30.94	38	11.58	32.05	37	8.18	32.17	31	5.75	32.51	25
Over 1 year to 5 years .....	27.60	26.03	53	24	27.26	50	25.91	27.06	52	30	30.45	53	26.34	31.16	41
Over 5 years .....	58.46	30.08	78	53.87	28.48	80	56.06	29.56	78	55.58	28.09	79	63.17	28.71	82
Gross negative fair value (absolute value) .....	0.75	1.25	37	0.74	1.76	37	0.76	1.55	38	0.63	0.83	47	1.19	0.72	84
Gross positive fair value .....	1.63	1.68	49	2.83	2.69	52	2.26	2.23	54	1.43	1.19	63	1.11	0.85	75
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.05	45	0.02	0.07	33	0.02	0.07	38	0.01	0.06	46	0.02	0.06	61
Gross positive fair value (X) .....	0.03	0.07	51	0.07	0.11	44	0.05	0.09	47	0.03	0.07	47	0.02	0.06	56
Held for trading (X) .....	0.03	0.05	61	0.06	0.08	55	0.05	0.07	57	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	49	0.01	0.02	51	0.01	0.02	51	0.03	0.01	85	0.02	0.01	86
Current credit exposure (X) .....	0.03	0.05	54	0.06	0.08	49	0.05	0.06	53	0.02	0.05	48	0.02	0.04	64
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.41	0.63	54	0.82	1.03	51	0.62	0.85	52	0.33	0.73	50	0.24	0.53	65

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	137,010	62,089	62,089	61,203	58,914
Gross losses .....	9,364	18,865	32,394	18,017	13,158
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	10,126	4,602	14,079	5,801	7,045
Net losses .....	-762	14,263	18,315	12,216	6,113
Provision for loan and lease losses .....	-26,156	48,963	75,204	13,102	8,402
Adjustments .....	0	6,880	18,032	0	0
Ending balance .....	111,616	103,669	137,010	62,089	61,203
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.28	-0.14	25	0.72	0.85	46	0.49	0.51	51	0.10	0.15	46	0.07	0.14	
Provision for loan and lease losses / Average loans and leases .....	-0.45	-0.25	30	1.04	1.37	47	0.71	0.82	47	0.15	0.24	41	0.10	0.24	
Provision for loan and lease losses / Net loan and lease losses .....	3,432.55	77.32	91	343.29	792.43	29	410.61	487.86	61	107.25	130.58	45	137.44	134.68	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.98	1.39	21	1.02	1.51	19	1.20	1.58	29	0.70	0.83	38	0.73	0.90	
Allowance for loan and lease losses / Total loans and leases .....	0.97	1.37	23	1.01	1.48	19	1.19	1.55	30	0.70	0.81	40	0.73	0.89	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	15.27			3.63	11.83	20	7.48	11.58	52	5.08	8.03	52	10.01	7.54	
Allowance for loan and lease losses / Nonaccrual assets .....	242.01	318.67	44	215.88	321.01	40	222.42	299.17	46	175.68	218.72	57	257.40	214.03	
ALLL / 90+ days past due + nonaccrual loans and leases .....	242.01	260.68	52	215.88	244.42	50	222.42	244.34	52	169.95	151.73	68	243.55	160.51	
Gross loan and lease losses / Average loans and leases .....	0.16	0.22	49	0.40	0.35	67	0.31	0.34	57	0.21	0.28	47	0.16	0.30	
Recoveries / Average loans and leases .....	0.17	0.08	87	0.10	0.07	76	0.13	0.07	87	0.07	0.08	51	0.09	0.09	
Net losses / Average loans and leases .....	-0.01	0.13	9	0.30	0.28	64	0.17	0.27	46	0.14	0.21	46	0.07	0.22	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	39	
Recoveries / Prior year-end losses .....	31.26	16.12	88	25.54	15.46	83	78.14	33.98	91	44.09	36.22	75	57.73	41.30	
Earnings coverage of net loan and lease losses (X) .....	-209.93	4.52	8	8.53	21.56	42	15.54	22.91	58	20.61	24.40	61	36.70	21.75	
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.03	30	0.09	0.03	88	0.01	0.04	30	0.01	0.01	55	0.04	0.02	
Real estate loans secured by 1-4 family .....	-0.04	-0.01	24	-0.06	0.01	11	-0.07	0.01	5	0.02	0.01	60	0.02	0.01	
Revolving .....	-0.05	-0.05	31	-0.05	0.01	19	-0.08	0.01	14	0.07	0.02	73	0.11	0.03	
Closed-end .....	-0.03	-0.01	24	-0.06	0.01	9	-0.06	0	6	-0.01	0	30	-0.03	0.01	
Commercial real estate loans .....	0.01	0.05	54	0.16	0.03	90	0.04	0.07	52	0.01	0.01	62	0.04	0.01	
Construction and land development .....	-0.06	0	12	-0.01	0	31	-0.03	0	21	-0.07	-0.01	15	-0.04	-0.03	
1-4 family .....	-0.02	0	7	0	0	14	-0.01	0	16	0.01	0	94	-0.01	-0.01	
Other .....	-0.04	-0.01	12	0	0	32	-0.02	0	17	-0.08	-0.01	8	-0.03	-0.02	
Multifamily .....	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	
Nonfarm nonresidential .....	0.03	0.07	62	0.22	0.05	90	0.06	0.11	52	0.04	0.02	72	0.06	0.02	
Owner-occupied .....	0.04	0.01	85	-0.01	0.02	1	0.02	0.02	68	0.02	0.01	79	0.02	0.01	
Other .....	-0.01	0.06	14	0.23	0.03	95	0.04	0.08	58	0.03	0.01	80	0.05	0.01	
Real estate loans secured by farmland .....	-0.31	-0.01	2	-0.14	0.02	4	0.06	0.02	83	-0.07	0.01	5	0.73	0	
Commercial and industrial loans .....	-0.07	0.20	9	0.64	0.46	74	0.47	0.47	59	0.47	0.37	71	0.07	0.31	
Loans to individuals .....	0.49	0.78	49	1.39	1.41	64	0.96	1.13	57	1.54	1.17	69	0.69	1.16	
Credit card loans .....				2.18			3.43			2.92			3.11		2.92
Agricultural loans .....	0.59	0.03	95	5.50	0.15	95	2.71	0.19	95	2.45	0.08	97	1.47	0.15	
Loans to foreign governments and institutions .....				0			0			0			0		
Other loans and leases .....	0.55	0.08	94	1.18	0.13	97	1.36	0.15	94	0.69	0.15	90	0.37	0.14	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....	10,277	11,042		20,370		19,763		24,772							
90+ days past due loans and leases .....	0	0		1		1,192		1,353							
Nonaccrual loans and leases.....	46,121	48,022		61,600		35,342		23,777							
Total past due and nonaccrual loans and leases.....	56,398	59,064		81,971		56,297		49,902							
Restructured 30-89 days past due .....	1,124	539		886		269		1,399							
Restructured 90+ days past due .....	0	0		0		0		310							
Restructured nonaccrual .....	16,713	15,359		20,587		8,247		7,093							
Total restructured loans and leases .....	17,837	15,898		21,473		8,516		8,802							
30-89 days past due loans held for sale .....	0	0		0		0		0							
90+ days past due loans held for sale.....	0	0		0		0		0							
Nonaccrual loans held for sale .....	0	0		0		0		0							
Total past due and nonaccrual loans held for sale.....	0	0		0		0		0							
Restructured loans and leases in compliance .....	39,443	34,491		40,159		45,718		43,637							
Other real estate owned.....	224	477		647		475		1,305							
<b>Other Assets</b>															
30-89 days past due .....	0	0		0		0		0							
90+ days past due .....	0	0		0		0		0							
Nonaccrual.....	0	0		0		0		0							
Total other assets past due and nonaccrual.....	0	0		0		0		0							
<b>Percent of Loans and Leases</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30-89 days past due loans and leases.....	0.09	0.27	21	0.11	0.36	17	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35
90+ days past due loans and leases .....	0	0.10	10	0	0.13	9	0	0.12	18	0.01	0.15	29	0.02	0.17	32
Nonaccrual loans and leases.....	0.40	0.58	36	0.47	0.61	39	0.54	0.66	44	0.40	0.51	39	0.28	0.54	21
90+ days past due and nonaccrual loans and leases.....	0.40	0.73	26	0.47	0.80	26	0.54	0.85	34	0.41	0.71	26	0.30	0.75	13
30-89 days past due restructured.....	0.01	0.01	75	0.01	0.01	58	0.01	0.01	61	0	0.01	42	0.02	0.02	68
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	68
Nonaccrual restructured.....	0.15	0.12	62	0.15	0.13	60	0.18	0.13	68	0.09	0.14	46	0.08	0.16	36
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.09	0.27	21	0.11	0.37	17	0.18	0.40	24	0.22	0.43	26	0.29	0.44	35
90+ days past due assets .....	0	0.10	9	0	0.13	8	0	0.12	17	0.01	0.15	26	0.02	0.18	31
Nonaccrual assets .....	0.40	0.59	35	0.47	0.62	39	0.54	0.67	43	0.40	0.53	39	0.28	0.57	20
30+ days past due and nonaccrual assets .....	0.49	1.04	20	0.58	1.21	20	0.71	1.29	28	0.63	1.19	22	0.59	1.26	13
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.24	0.43	25	0.32	0.49	28	0.35	0.52	34	0.28	0.44	33	0.20	0.48	15
90+ days past due and nonaccrual assets + other real estate owned .....	0.25	0.46	24	0.32	0.52	26	0.35	0.55	34	0.29	0.48	30	0.21	0.52	15
<b>Restructured and Nonaccrual Loans and Leases</b>															
+ OREO as Percent of:															
Total assets .....	0.46	0.52	49	0.56	0.56	50	0.58	0.60	52	0.63	0.53	62	0.56	0.60	46
Allowance for loan and lease losses .....	77.87	67.93	69	80.57	65.48	72	75.39	66.66	69	131.75	115.41	69	115.07	118.28	53
Equity capital + allowance for loan and lease losses .....	3.95	4.43	50	4.45	4.83	46	4.82	4.97	53	4.82	4.28	58	4.64	4.79	52
Tier 1 capital + allowance for loan and lease losses .....	4.79	5.28	50	5.48	5.98	50	5.94	6.05	54	6.01	5.65	61	5.71	6.16	49
Loans and leases + other real estate owned .....	0.76	0.88	46	0.82	0.92	48	0.90	0.97	50	0.92	0.85	57	0.84	0.96	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30-89 days past due .....		0.09	0.24	30	0.10	0.39	20	0.19	0.39	29	0.20	0.38	26	0.21	0.42	25
	90+ days past due .....		0	0.12	15	0	0.15	13	0	0.16	28	0.01	0.16	43	0.01	0.22	37
	Nonaccrual.....		0.44	0.65	40	0.59	0.63	52	0.52	0.76	37	0.44	0.46	52	0.30	0.57	30
Commercial and industrial	30-89 days past due .....		0.09	0.17	34	0.10	0.23	32	0.13	0.23	46	0.26	0.31	52	0.54	0.30	81
	90+ days past due .....		0	0.02	16	0	0.03	17	0	0.03	16	0.01	0.05	47	0.01	0.05	50
	Nonaccrual.....		0.33	0.64	34	0.20	0.75	20	0.60	0.75	44	0.27	0.83	23	0.21	0.76	17
Individuals	30-89 days past due .....		0.20	0.55	28	0.35	0.58	31	0.32	0.83	23	0.62	0.83	38	0.47	0.84	28
	90+ days past due .....		0	0.07	18	0	0.13	17	0	0.14	19	0.01	0.17	40	0.05	0.16	50
	Nonaccrual.....		0.08	0.18	49	0.31	0.22	71	0.16	0.28	50	0.13	0.17	53	0.25	0.23	61
Depository institution loans	30-89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30-89 days past due .....		0	0.16	29	0	0.31	28	0	0.17	28	0.06	0.24	57	0	0.17	27
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	1.71	0.80	80	0.34	0.49	65	2.50	0.67	87	0.69	0.75	65
Foreign governments	30-89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30-89 days past due .....		0.05	0.11	57	0.45	0.14	87	0.81	0.18	89	0.52	0.20	80	0.34	0.17	78
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.21	0.13	74	0.65	0.15	88	0.33	0.15	79	0.50	0.13	88	0.64	0.14	88

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.19	0.35	37	0.19	0.60	25	0.42	0.65	38	0.38	0.67	28	0.44	0.71	33
	90+ days past due .....	0	0.27	18	0	0.29	15	0	0.33	32	0.01	0.31	39	0.04	0.46	39
	Nonaccrual .....	0.65	0.82	49	0.96	0.84	66	0.83	0.89	57	0.74	0.73	58	0.56	0.86	40
Revolving	30–89 days past due .....	0.18	0.29	36	0.23	0.40	39	0.31	0.48	39	0.29	0.45	32	0.36	0.50	36
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	61	0	0.05	50	0	0.05	25
	Nonaccrual .....	0.21	1.05	23	0.47	1.27	35	0.35	1.13	24	0.51	1	40	0.34	1.17	25
Closed-end	30–89 days past due .....	0.19	0.36	38	0.17	0.61	24	0.47	0.65	46	0.43	0.70	35	0.47	0.75	39
	90+ days past due .....	0	0.29	18	0	0.33	16	0	0.38	17	0.02	0.35	43	0.06	0.53	46
	Nonaccrual .....	0.82	0.77	63	1.18	0.81	77	1.03	0.87	67	0.85	0.70	67	0.68	0.84	46
Junior lien	30–89 days past due .....	0.01	0.01	68	0.01	0.02	54	0.02	0.02	64	0.01	0.02	39	0.02	0.03	52
	90+ days past due .....	0	0	36	0	0	31	0	0	32	0	0	62	0	0	51
	Nonaccrual .....	0.01	0.04	22	0.01	0.05	28	0	0.04	21	0.01	0.04	32	0.01	0.06	28
Commercial real estate	30–89 days past due .....	0.04	0.14	33	0.06	0.23	29	0.09	0.26	38	0.12	0.18	43	0.10	0.17	33
	90+ days past due .....	0	0.01	25	0	0.02	22	0	0.02	23	0.01	0.03	58	0	0.03	48
	Nonaccrual .....	0.34	0.52	43	0.41	0.43	56	0.39	0.62	42	0.28	0.23	68	0.17	0.28	40
Construction and development	30–89 days past due .....	0.05	0.12	57	0.03	0.24	42	0.08	0.28	43	0.20	0.28	60	0.08	0.21	40
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0.03	0.02	79	0.01	0.02	70
	Nonaccrual .....	0.13	0.36	57	0.24	0.25	66	0.18	0.41	55	0.27	0.20	77	0.09	0.19	49
1–4 family	30–89 days past due .....	0	0.02	33	0	0.04	28	0.02	0.03	60	0.04	0.06	61	0.06	0.06	65
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	87
	Nonaccrual .....	0	0.02	63	0.01	0.04	57	0.01	0.03	62	0.08	0.02	86	0.03	0.02	71
Other	30–89 days past due .....	0.05	0.07	67	0.03	0.17	48	0.06	0.22	51	0.16	0.20	68	0.02	0.13	40
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0.03	0.01	83	0.01	0.02	73
	Nonaccrual .....	0.12	0.29	63	0.23	0.18	71	0.17	0.35	61	0.19	0.17	72	0.06	0.15	49
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0.05	0.10	59
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0.13	0.08	75
Nonfarm non-residential	30–89 days past due .....	0.05	0.14	34	0.08	0.20	37	0.10	0.23	45	0.10	0.14	44	0.11	0.17	38
	90+ days past due .....	0	0.01	29	0	0.02	27	0	0.02	26	0.01	0.03	52	0	0.03	48
	Nonaccrual .....	0.42	0.66	45	0.48	0.55	53	0.46	0.80	41	0.30	0.28	60	0.21	0.30	43
Owner Occupied	30–89 days past due .....	0.04	0.04	57	0.08	0.07	60	0.04	0.07	50	0.09	0.07	65	0.09	0.09	54
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0.01	0.01	64	0	0.01	54
	Nonaccrual .....	0.12	0.25	36	0.22	0.24	52	0.16	0.27	36	0.28	0.16	75	0.19	0.17	63
Other	30–89 days past due .....	0.01	0.09	34	0	0.11	9	0.06	0.14	51	0.01	0.07	26	0.02	0.07	41
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.30	0.40	57	0.27	0.24	63	0.30	0.44	49	0.02	0.10	29	0.01	0.13	20
Farmland	30–89 days past due .....	0.38	0.11	84	0	0.31	25	0	0.11	30	0.22	0.23	64	0.74	0.25	84
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.72	1.10	62	1.59	1.24	67	0.82	1.13	59	1.27	0.84	71	0.44	1.23	55
Credit card	30–89 days past due .....		0.63			0.90			0.95			1.19			1.22	
	90+ days past due .....		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,734,190	1,569,445	1,736,528	1,587,146	1,589,561										
Retained earnings .....	259,576	78,887	158,716	40,152	-90,419										
Accumulated other comprehensive income (AOCI) .....	11,668	40,550	37,710	8,394	-41,589										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,005,434	1,688,882	1,932,954	1,635,692	1,457,553										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	389,041	347,706	388,494	352,150	350,787										
Accumulated other comprehensive income-related adjustments .....	11,668	40,550	37,710	8,394	-41,589										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,604,725	1,300,626	1,506,750	1,275,148	1,148,355										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,604,725	1,300,626	1,506,750	1,275,148	1,148,355										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	96,422	120,910	96,422	24,250	24,250										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	96,422	120,910	96,422	24,250	24,250										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	96,422	120,910	96,422	24,250	24,250										
<b>Tier 1 Capital</b> .....	1,701,147	1,421,536	1,603,172	1,299,398	1,172,605										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	111,357	111,625										
Non-qualifying capital instruments .....	135,000	111,350	148,443	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	88,533	93,079	102,753	65,547	64,613										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	223,533	204,429	251,196	176,904	176,238										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	223,533	204,429	251,196	176,904	176,238										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,924,680	1,625,965	1,854,368	1,476,302	1,348,843										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	18,758,919	14,132,621	17,665,347	12,920,713	12,558,773										
Less: Deductions from common equity tier 1 capital .....	389,041	347,706	388,494	352,150	350,787										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	18,369,878	13,784,915	17,276,853	12,568,563	12,207,986										
Total risk-weighted assets .....	12,750,755	10,124,569	12,240,440	9,834,051	9,441,622										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.59	12.66	56	12.85	11.98	75	12.31	12.35	55	12.97	12.11	75	12.16	12.09	61
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	13.34	13.44	58	14.04	12.72	76	13.10	13.08	57	13.21	12.78	66	12.42	12.85	52
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.09	15.42	51	16.06	14.77	77	15.15	15.23	55	15.01	14.36	69	14.29	14.45	62
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.26	9.11	59	10.31	9.03	82	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets.....	3,600	3,321	3,196	2,817	1,060	8.40	
Total property and casualty assets.....	3,600	3,321	3,196	2,817	1,060	8.40	
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0	0		
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0		
Total insurance underwriting equity.....	3,523	2,454	2,819	1,739	787	43.56	
Total property and casualty equity.....	3,523	2,454	2,819	1,739	787	43.56	
Total life and health equity.....	0	0	0	0	0		
Total insurance underwriting net income .....	704	715	1,079	946	588	-1.54	
Total property and casualty .....	704	715	1,079	946	588	-1.54	
Total life and health .....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C).....	375	322	380	286	273	16.46	
Unearned premiums (P/C).....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0	0		
Separate account liabilities (L/H).....	0	0	0	0	0		
Insurance activities revenue.....	2,302	799	2,776	1,592	1,334	188.11	5253.49
Other insurance activities income .....	1,131	19	1,094	116	270	5852.63	2530.23
Insurance and reinsurance underwriting income .....	1,171	780	1,682	1,476	1,064	50.13	
Premiums .....	1,171	780	1,682	1,476	1,064	50.13	
Credit related insurance underwriting.....	1,171	780	1,682	1,476	1,064	50.13	
Other insurance underwriting.....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	467	315	1,100	530	476	48.25	
Net assets of insurance underwriting subsidiaries.....	0	0	0	0			
Life insurance assets.....	203,448	200,699	201,968	202,664	192,616	1.37	92.32

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets.....	0.02	0	90	0.02	0	90	0.02	0	89	0.02	0.01	85	0.01	0.01	78
Insurance underwriting assets (P/C) / Total insurance underwriting assets.....	100	52.30	76	100	54.79	76	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets.....	0	47.70	24	0	45.21	23	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets.....		13.29			11.01			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income .....	0.66	0.37	77	0.27	0.39	69	0.42	0.41	72	0.28	0.47	68	0.25	0.47	64
Premium income / Insurance activities revenue .....	50.87	3.14	93	97.62	3.04	96	60.59	2.84	94	92.71	7.32	92	79.76	4.86	94
Credit related premium income / Total premium income.....	100	30.92	85	100	40.01	80	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income.....	0	69.08	15	0	59.99	19	0	61.77	18	0	65.09	16	0	55.46	21
Insurance underwriting net income / Consolidated net income .....	0.49	0.02	93	1.25	0.02	96	0.66	0.03	93	0.51	0.08	89	0.35	0.08	89
Insurance net income (P/C) / Equity (P/C).....	39.97	21.10	76	58.27	7.42	90	38.28	15.59	84	54.40	19.86	85	74.71	15.64	95
Insurance net income (L/H) / Equity (L/H).....		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums .....	39.88	-395.05	40	40.38	620.37	28	65.40	447.82	50	35.91	233.61	33	44.74	160.49	23
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H).....		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses.....	11.22	11.54	45	13.16	11.35	55	11.61	11.03	49	14.89	11.51	65	15.61	10.22	70
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	15,000	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	15,000	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.03	0.01	0.02	0.01	0.01	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	95,411	158,809	163,513	14,990	171,917	-39.92	2055.69
Dividends .....	89,000	150,000	150,000	0	161,500	-40.67	
Interest .....	232	146	493	269	160	58.90	226.76
Management and service fees .....	6,179	8,663	13,020	14,721	10,257	-28.67	41.88
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	5	11	20	4,687	895	-54.55	66.67
Dividends .....	5	11	20	4,687	895	-54.55	66.67
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	95,416	158,820	163,533	19,677	172,812	-39.92	2054.35
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	355	125	294	99	22	184.00	
Total operating income .....	95,771	158,945	163,827	19,776	172,834	-39.75	2062.36
<b>Operating Expenses</b>							
Personnel expenses .....	6,366	8,259	13,084	14,754	11,151	-22.92	33.15
Interest expense .....	7,153	5,407	13,135	10,279	10,050	32.29	33.78
Other expenses .....	2,394	2,867	3,332	4,420	5,246	-16.50	82.47
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	15,913	16,533	29,551	29,453	26,447	-3.75	39.10
Income (loss) before taxes .....	80,729	141,795	133,990	-9,697	146,417	-43.07	
Applicable income taxes (credit) .....	-4,493	-914	-2,681	-8,711	-1,640		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	85,222	142,709	136,671	-986	148,057	-40.28	
Equity in undistributed income of subsidiaries .....	58,743	-85,729	27,419	186,708	18,054		9.38
Bank subsidiaries .....	58,743	-85,729	27,419	190,505	18,025		10.47
Nonbank subsidiaries .....	0	0	0	-3,797	29		-100.00
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	143,965	56,980	164,090	185,722	166,111	152.66	202.70
<b>Memoranda</b>							
Bank net income .....	147,743	64,271	177,419	190,505	179,525	129.88	177.85
Nonbank net income .....	5	11	20	890	924	-54.55	-99.06
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,069,957	87.27	1,776,904	83.45	2,032,433	86.35	1,814,414	1,522,402	16.49	80.68
Common and preferred stock .....		2,059,220	86.82	1,757,824	82.55	2,028,965	86.21	1,814,414	1,522,402	17.15	79.75
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		10,737	0.45	19,080	0.90	3,468	0.15	0	0	-43.73	
Investment in nonbank subsidiaries .....		620	0.03	752	0.04	752	0.03	752	4,549	-17.55	-78.55
Common and preferred stock .....		620	0.03	752	0.04	752	0.03	752	4,549	-17.55	-78.55
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		8,873	0.37	5,971	0.28	8,052	0.34	5,515	2,590	48.60	688.71
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		263,225	11.10	321,997	15.12	288,012	12.24	29,548	145,669	-18.25	322.93
Cash and due from unrelated depository institution .....		1	0	1,225	0.06	1,231	0.05	2,947	0	-99.92	
Premises, furnishings, fixtures and equipment .....		781	0.03	852	0.04	815	0.03	888	987	-8.33	1955.26
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		28,328	1.19	21,636	1.02	22,326	0.95	21,444	18,311	30.93	-8.22
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,371,785	100.00	2,129,337	100.00	2,353,621	100.00	1,875,508	1,694,508	11.39	90.84
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		133,648	5.63	183,235	8.61	183,441	7.79	84,517	84,372	-27.06	-15.65
Subordinated notes and debentures .....		99,284	4.19	110,311	5.18	110,411	4.69	110,194	110,121	-10.00	
Other liabilities .....		38,580	1.63	46,061	2.16	34,018	1.45	27,153	24,762	-16.24	103.25
Balance due to subsidiaries and related institutions .....		13,987	0.59	18,085	0.85	18,222	0.77	17,953	17,700	-22.66	148.88
Total liabilities .....		285,499	12.04	357,692	16.80	346,092	14.70	239,817	236,955	-20.18	55.97
Equity Capital .....		2,086,286	87.96	1,771,645	83.20	2,007,529	85.30	1,635,691	1,457,553	17.76	96.87
Perpetual preferred stock (income surplus) .....		96,422	4.07	96,660	4.54	96,422	4.10	0	0	-0.25	
Common stock .....		86,665	3.65	78,335	3.68	86,675	3.68	79,014	89,978	10.63	11.43
Common surplus .....		1,647,525	69.46	1,491,110	70.03	1,649,853	70.10	1,508,131	1,499,583	10.49	28.77
Retained earnings .....		244,006	10.29	64,990	3.05	136,869	5.82	40,152	-90,419	275.45	
Accumulated other comprehensive income .....		11,668	0.49	40,550	1.90	37,710	1.60	8,394	-41,589	-71.23	
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		2,371,785	100.00	2,129,337	100.00	2,353,621	100.00	1,875,508	1,694,508	11.39	90.84
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		13,987	0.59	18,085	0.85	18,222	0.77	17,953	17,700	-22.66	148.88
Notes payable to subsidiaries that issued TPS .....		13,367	0.56	17,333	0.81	17,470	0.74	17,201	16,948	-22.88	145.27
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	



## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income .....	43.22	78.46	30	20.05	73.92	14	46.71	81.10	26		57.84		31.49	57.26	24
Dividends declared / Net income .....	25.58	25.30	53	50.22	60.26	44	38.91	42.29	47	29.40	33.08	43	28.07	27.33	43
Net income – dividends / Average equity .....	10.49	9.64	65	3.40	1.15	66	5.51	4.14	67	8.43	6.46	77	8.66	7.33	69
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	241.66	139.49	80	524.24	166.94	88	234.95	132.17	80	0	178.13	9	346.36	157.73	86
Dividends from nonbank subsidiaries .....	0.01	3.97	55	0.04	3.69	56	0.03	3.41	49	8.58	7.53	77	1.92	7.13	70
Dividends from subsidiary holding companies .....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	241.67	193.08	73	524.28	205.70	87	234.98	174.85	75	8.58	260.40	5	348.28	215.26	82
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	60.24	36.56	71	233.39	82.59	94	84.55	60.28	73	0	66.55	4	89.96	60.71	82
Interest income from bank subsidiaries .....	0.16	0.11	80	0.23	0.58	66	0.28	0.36	68	0.14	0.54	64	0.09	0.52	61
Management and service fees from bank subsidiaries .....	4.18	0.90	85	13.48	3.18	86	7.34	1.47	86	7.73	1.55	85	5.71	1.88	81
Other income from bank subsidiaries .....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	64.58	38.35	75	247.09	98.26	92	92.16	62.88	74	7.87	69.36	9	95.76	63.43	80
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	54.17	70	100	52.25	76	100	56.39	72	526.63	82.95	91	96.86	51.40	74
Interest income from nonbank subsidiaries .....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries .....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	76.16	67	100	78.35	67	100	79.84	64	526.63	150.41	87	96.86	99.33	54
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies .....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies .....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies .....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies .....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	92.93	67.82	50	94.37	66.84	53	91.56	69.76	46	0	67.32	10	93.44	65.18	55
Interest income from bank subsidiaries .....	0.24	0.39	77	0.09	1.06	54	0.30	0.63	69	1.36	0.80	77	0.09	0.92	57
Management and service fees from bank subsidiaries .....	6.45	2.08	83	5.45	2.32	79	7.95	1.87	85	74.44	1.81	99	5.93	2.01	82
Other income from bank subsidiaries .....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.62	81.78	68	99.91	81.90	70	99.81	82.20	77	75.80	78.80	27	99.47	74.20	68
Dividends from nonbank subsidiaries .....	0.01	2.67	53	0.01	2.05	56	0.01	1.95	48	23.70	2.65	92	0.52	2.57	65
Interest income from nonbank subsidiaries .....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries .....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.01	6.48	34	0.01	6.25	39	0.01	4.70	34	23.70	7.29	84	0.52	7.64	52
Dividends from subsidiary holding companies .....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies .....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt .....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	6	28.31	36	6.16	33.86	41	6.20	27.08	38	9.22	28.33	46	9.10	26.53	46